

### AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the Application:

1-20. (Canceled)

21. (Currently Amended) A method comprising:

providing an authorized user of a credit card issued by a service provider;

the authorized user incurring debt on the credit card;

for a first predetermined amount of debt incurred by the authorized user on the credit card, the service provider submitting ~~an~~ a first entry into a sweepstakes on behalf of the authorized user; ~~and~~

for a second predetermined amount of debt incurred by the authorized user on the credit card, the service provider submitting a second entry into the sweepstakes on behalf of the authorized user; and

the sweepstakes comprising a contest in which a prize unrelated to the debt incurred by the authorized user is awarded to a winning entry of a plurality of entries of the sweepstakes, the entry of the authorized user comprising one of the entries from among multiple authorized users.

22. (Previously Presented) the method of claim 21, further comprising conducting a drawing from the entries of the sweepstakes, to determine the winning entry.

23. (Previously Presented) The method of claim 21, further comprising steps of:

the authorized user referring a first customer to the service provider for credit card services;

the first customer submitting an application for credit card services to the service provider;

the service provider receiving, processing and approving the application and issuing a credit card to the first customer establishing a first referred authorized user of a credit card; and in consideration therefore to the authorized user; and

the service provider issuing valuable consideration to the authorized user.

24. (Previously Presented) The method of claim 23, wherein the step of the first customer submitting an application for credit card services to the service provider further includes the first customer designating the authorized user as a referring party.
25. (Previously Presented) The method of claim 23, further comprising:
- the first referred authorized user referring a second customer to the service provider for credit card services;
  - the second customer submitting an application for credit card services to the service provider;
  - the service provider receiving, processing and approving the application and issuing a credit card to the second customer establishing a second referred authorized user of a credit card; and in consideration therefore to the first referred authorized user; and
  - the service provider issuing valuable consideration to the first referred authorized user.
26. (Previously Presented) The method of claim 25, wherein the step of the second customer submitting an application for credit card services to the service provider further includes the second customer designating the first referred authorized user as a referring party.
27. (Previously Presented) The method of claim 26, further comprising:
- the first referred authorized user incurring debt on the credit card; and
  - for a predetermined amount of debt incurred by the first referred authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the first referred authorized user.
28. (Previously Presented) The method of claim 27, further comprising conducting a drawing from entries of the sweepstakes, wherein the entry of the first referred authorized user is one of the entries.
29. (New) The method according to claim 21, wherein the second predetermined amount of debt is a multiple of the first amount of debt.

30. (New) A method for incentivizing an authorized user of a payment card to use the payment card, said method comprising:
- providing the payment card to the authorized user;
  - offering the authorized user an opportunity to be entered into a sweepstakes in response to the authorized user performing a financial transaction that affects a financial balance of an account associated with the payment card;
  - in response to the authorized user performing a financial transaction that affects a financial balance of an account associated with the payment card, entering the authorized user into the sweepstakes in which other authorized users of payment cards are entered; and
  - in response to the authorized user winning the sweepstakes, awarding the authorized user a prize that is unrelated to any historical or future financial transactions associated with the account associated with the payment card.
31. (New) The method according to claim 30, wherein providing the payment card to the authorized user includes providing a debit card.
32. (New) The method according to claim 31, wherein entering the authorized user into the sweepstakes is in response to the authorized user performing a debit transaction with the debit card.
33. (New) The method according to claim 32, wherein entering the authorized user into the sweepstakes is in response to the authorized user performing one or more debit transactions with the debit card that cumulatively reach a predetermined amount.
34. (New) The method according to claim 31, wherein entering the authorized user into the sweepstakes is in response to the authorized user depositing money into a bank account associated with the debit card to create an available balance on the debit card.
35. (New) The method according to claim 34, wherein entering the authorized user into the sweepstakes is in response to the authorized user depositing money into the bank account that cumulatively reaches a predetermined available balance on the debit card.

36. (New) The method according to claim 30, wherein providing the payment card to the authorized user includes providing a pre-paid card.
37. (New) The method according to claim 36, wherein entering the authorized user into the sweepstakes is in response to the authorized user performing a value load transaction into the account to create an available balance on the pre-paid card.
38. (New) The method according to claim 37, wherein entering the authorized user into the sweepstakes is in response to the authorized user performing one or more value load transactions that cumulatively reach a predetermined amount.
39. (New) The method according to claim 36, wherein entering the authorized user into the sweepstakes is in response to the authorized user purchasing goods or services that causes the account to be debited.
40. (New) The method according to claim 39, wherein entering the authorized user into the sweepstakes is in response to the authorized user purchasing goods or services that results in the account being debited by a predetermined amount.
41. (New) The method according to claim 30, wherein providing the payment card to the authorized user includes providing a credit card.
42. (New) The method according to claim 41, wherein entering the authorized user into the sweepstakes is in response to the authorized user performing a credit transaction.
43. (New) The method according to claim 42, wherein entering the authorized user into the sweepstakes is in response to the authorized user performing one or more credit transactions that cumulatively reach a predetermined amount.
44. (New) The method according to claim 41, wherein entering the authorized user into the sweepstakes is in response to the authorized user paying down a credit balance of the account associated with the credit card.
45. (New) The method according to claim 44, wherein entering the authorized user into the sweepstakes is in response to the authorized user cumulatively paying down the credit balance of the account by a predetermined amount.